Table I.A.2.c.(3)(1996) Percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

United States 9.9% - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Characteristics	Total	Less than	10-24	25-99	100-999	1000 or	Less than	50 or more
Industry group ** Agric, fish., forest.			10 employees	employees	employees	employees	more employees	50 employees	employees
Agric, fish, forest. 22.8% 24.7% 24.7% 10.6%*	United States	9.9%						13.7%	3.7%
Mining	Industry group **								
Construction 13.4%	Agric., fish., forest.	22.8%						24.7%	
Manufacturing 8.6% 10.1% 10.1% 17.7% 6.8% 10.1% 10.1% 10.1% 6.8% 6.8% 6.8% 6.8% 6.8% 6.8% 6.8% 6.8% 6.8% 15.7% 15.7% 15.7% 11.3% 11.3% 11.3% 11.3% 11.3% 11.3% 11.3% 11.3% 11.3% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7%	Mining	12.8%*						10.6% *	
Transp., commu., util. 9.1% 6.8% Wholesale trade 10.3% 6.8% Wholesale trade 6.4% 15.7% Retail Trade 6.4% 11.3% 11.3% 11.3% 11.3% 11.3% 11.3% 11.3% 12.3% 12.3% 14.7%	Construction	13.4%						14.4%	
Wholesale trade	Manufacturing	8.6%						10.1%	
Retail Trade 6.4% 11.3% Fin., ins., real est. 7.9% 12.3% - 5ervices 111.7% 14.7% 12.3% - 5ervices 111.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% - 14.7% 14.7% 14.7% 14.4% 1	• • •								
Fin., ins., real est. 7.9% 12.3% Services 11.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.7% 14.4% 14.4% 14.5% 14.4% 14.5% 14.4% 14.5% 14.5% 14.8% 14.5% 14.8	Wholesale trade	10.3%						15.7%	
Services	Retail Trade								
Unknown									
Ownership For profit, incorporated 8.8%									
For profit, incorporated 8.8% 12.5% For profit, unincorporated 12.9% 14.4% Nonprofit 14.3% 19.5% 19.5% 10.4% 19.5%	Unknown	24.9%*						24.9%*	
For profit, unincorporated 12.9% 14.4% Nonprofit 14.3% 19.5% Unknown 10.0% 19.5% Unknown 10.0% 19.5% Unknown 10.0% 19.5% Unknown 10.0% 11.8%	·								
Nonprofit 14.3% 19.5% 19.5% 10.0% 10.0% 19.5% 19.5% 10.0% 19.5% 19.5% 10.0% 19.5% 19.6% 19.5% 19.5% 19.5% 19.5% 19.5% 19.5% 11.8% 5-9 years 11.2% 11.8% 5-9 years 11.2% 11.8% 10-19 years 12.3% 13.7% 13.7% 10.0% 13.7% 13.9% 10.0% 13.9% 10.61% 13.9% 10.61% 13.9% 13.9% 10.0% 14.2% 14.2% 14.2% 14.2% 14.2% 14.2% 14.2% 15.5% 17.7% 15.5% 17.5% 13.7% 17.5% 13.3% 17.5% 13.3% 17.5% 17.5% 13.4% 17.5% 17.5% 17.5% 17.5% 15.1% 17.5% 17.5% 17.5% 17.5% 17.5% 15.1% 17.5% 17.5% 17.5% 17.5% 15.1% 17.5% 17.5% 17.5% 15.1% 17.5% 17.5% 16.3% 17.5% 17.5%									
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Age of firm Less than 5 years 11.1% 11.8% 5-9 years 11.2% 11.8% 10-19 years 12.3% 13.7% 20 or more years 12.0% 13.9% 16.1% 13.9%	•								
Less than 5 years 11.1% 11.8% 5-9 years 11.2% 11.8% 5-9 years 11.2% 11.8% 10-19 years 12.3% 13.7% 20 or more years 12.0% 16.1% 13.9%	Unknown	10.0%						20.6%	
5-9 years 11.2% 11.8% 10-19 years 12.3% 13.7% 20 or more years 12.0% 16.1% 16.1% 17.5% 13.9% 18.9% 13.9% 18.9% 13.9% 18.9% 13.9% 18.9%	Age of firm								
10-19 years 12.3% 13.7% 20 or more years 12.0% 16.1% Unknown 4.3% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 13.9% 14.2% 14.2% 14.2% 17.7% 14.2% 17.7% 17.7% 17.4% 17.4% 17.4% 17.5% 13.3% 13.3% 13.3% 13.3% 17.5%	Less than 5 years	11.1%						11.8%	
20 or more years 12.0% 16.1% Unknown 4.3% 13.9% Multi/single status 2 or more locations 4.1% 7.5% 1 location only 13.6% 14.2% Percent full-time employees Less than 25% 14.4% 17.7% 25-49 % 10.1% 17.4% 50-74 % 8.9% 13.3% Union presence No union employees 10.5% 13.4% Has union employees 14.5% 15.1% Percent low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0% Less than 50% low wage 10.7% 13.0% 10.5%	5-9 years							11.8%	
Unknown 4.3% 13.9% Multi/single status 2 or more locations 4.1% 7.5% 1 location only 13.6% 14.2% Percent full-time employees 17.7% Less than 25% 14.4% 17.7% 25-49 % 10.1% 17.4% 25-49 % 10.1% 17.4% 25-49 % 8.9% 17.4% 25-49 % 8.9% 13.7% 25-49 % 10.1% 13.7% 25-49 % <td< td=""><td>10-19 years</td><td>12.3%</td><td></td><td></td><td></td><td></td><td></td><td>13.7%</td><td></td></td<>	10-19 years	12.3%						13.7%	
Multi/single status 2 or more locations	20 or more years	12.0%						16.1%	
2 or more locations 4.1% 7.5% 1 location only 13.6% 14.2% 14.2% 14.2% 14.2% 14.2% 14.2% 14.2% 14.2% 14.2% 14.2% 15.2% 15.2% 17.7% 17.7% 17.4% 17.4% 17.4% 17.4% 17.4% 17.4% 17.4% 17.5% or more 9.8% 13.7% 13.3% 17.5% 1	Unknown	4.3%						13.9%	
Percent full-time employees Less than 25% 14.4% 17.7% 25-49 % 10.1% 13.7% 50-74 % 8.9% 13.7% 13.3% Union presence No union employees 10.5% 13.4% Has union employees 14.5% 15.1% Percent low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0% 13.0% 13.0%	Multi/single status								
Percent full-time employees Less than 25% 14.4% 17.7% 25-49 % 10.1% 17.4% 50-74 % 8.9% 13.7% 75% or more 9.8% 13.3% Union presence No union employees 10.5% 13.4% Has union employees 14.5% 17.5% Unknown 6.6% 15.1% Percent low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	2 or more locations	4.1%						7.5%	
Less than 25% 14.4% 17.7% 25-49 % 10.1% 17.4% 25-49 % 10.1% 17.4% 50-74 % 8.9% 13.7% 13.7% 13.3% 13.3% 13.3% 13.4% 13.4% 17.5% 15.1% 15.1% 15.1% 16.3% 13.0% 13.0% 13.0% 13.0% 13.0%	1 location only	13.6%						14.2%	
25-49 % 10.1% 17.4% 50-74 % 8.9% 13.7% 75% or more 9.8% 13.7% 13.3% 13.3% 13.4% 13.4% 13.4% 13.4% 17.5% 17.5% 15.1% 15.1% 15.1% 15.1% 15.1% 15.1% 15.0% or more low wage employees ** 50% or more low wage 10.6% 16.3% 15.5% 13.0% 13.0% 13.0% 13.0% 13.0% 13.0% 13.0% 13.0% 13.0% 13.0% 13.0%	Percent full-time employees								
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75% or more 9.8% 13.3% Union presence No union employees 10.5% 13.4% Has union employees 14.5% 17.5% Unknown 6.6% 15.1% Percent low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	25-49 %	10.1%						17.4%	
Union presence No union employees 10.5% 13.4% Has union employees 14.5% 17.5% Unknown 6.6% 15.1% Percent low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	50-74 %	8.9%						13.7%	
No union employees 10.5% 13.4% Has union employees 14.5% 17.5% Unknown 6.6% 15.1% 15.1% 15.0% or more low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	75% or more	9.8%						13.3%	
Has union employees 14.5% 17.5% Unknown 6.6% 15.1% 15.1% 15.0% or more low wage mployees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	Union presence								
Unknown 6.6% 15.1% Percent low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	No union employees	10.5%						13.4%	
Unknown 6.6% 15.1% Percent low wage employees ** 50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	Has union employees	14.5%						17.5%	
50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%		6.6%						15.1%	
50% or more low wage 10.6% 16.3% Less than 50% low wage 10.7% 13.0%	Percent low wage employees	**							
								16.3%	
Unknown 7.2% 17.2%	Less than 50% low wage	10.7%						13.0%	
	Unknown	7.2%						17.2%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c.(3)(1996) Standard error for percent of private-sector establishments that offer health insurance that offer an any-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10	10-24 employees	25-99 employees	100-999 employees	1000 or more	Less than 50	50 or more employees
		employees	omployees	omployees	omployees	employees	employees	ompioyooo
United States	0.37%						0.50%	0.38%
Industry group **								
Agric., fish., forest.	3.27%						3.42%	
Mining	4.61%*						4.72% *	
Construction	1.66%						1.88%	
Manufacturing	0.92%						1.40%	
Transp., commu., util.	1.62%						2.00%	
Wholesale trade	1.21%						2.00%	
Retail Trade	0.59%						1.01%	
Fin., ins., real est.	1.04%						1.46%	
Services	0.92%						1.11%	
Unknown	9.86%*						9.86%*	
Ownership								
For profit, incorporated	0.35%						0.44%	
For profit, unincorporated	0.88%						0.97%	
Nonprofit	0.99%						1.43%	
Unknown	2.07%						5.02%	
Age of firm								
Less than 5 years	1.13%						1.21%	
5-9 years	1.35%						1.38%	
10-19 years	0.98%						1.13%	
20 or more years	0.67%						0.75%	
Unknown	0.40%						1.95%	
Multi/single status								
2 or more locations	0.39%						1.02%	
1 location only	0.52%						0.53%	
Percent full-time employees								
Less than 25%	1.77%						2.28%	
25-49 %	1.32%						2.91%	
50-74 %	1.32%						1.84%	
75% or more	0.41%						0.57%	
Union presence								
No union employees	0.46%						0.61%	
Has union employees	1.88%						2.79%	
Unknown	0.40%						1.12%	
Percent low wage employees **								
50% or more low wage	1.23%						1.87%	
Less than 50% low wage	0.48%						0.58%	
Unknown	0.30%						1.63%	

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.